



# Equifax Recovery Scores

## Help enhance collections with expanded visibility

Current economic forecasts signal the potential for a significant rise in delinquencies in the coming months, which could threaten to strain the resources of collections departments.

To tackle these challenges, collections managers need more efficient, intelligent, and sophisticated strategies that can help shoulder the burden of increased delinquencies — while managing operational costs.

### **It's time for a smarter way to collect**

Equifax Recovery Scores is a new, innovative solution designed to help predict the likelihood of debt repayment in the next 90 days. Equifax Recovery Scores offers critical insights to help collections managers optimize resources and maximize revenue recovery.

This account management solution combines core consumer credit attributes with key data elements not available in traditional scores — including trended payment behaviour, balances, pay rates, and more.

### **Key benefits**

**Maximize revenue recovery** by segmenting accounts based on likelihood of repayment

**Optimize resources** by prioritizing accounts that may be more likely to repay

**Strengthen predictive capabilities** based on advanced machine learning techniques

**Boost performance across industries**, including mortgage, telecom, credit cards, and auto and installment loans

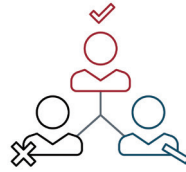
**Inform strategies at every collections stage** when you layer additional Equifax insights and scores

## What can Equifax Recovery Scores do for you?

With relevant, actionable, and up-to-date insights, we can help you take a more effective approach to collections and help you meet the demands of today's market.

### Build smarter contact strategies

With precise ratings on a scale from 1-1,000, **Equifax Recovery Scores** enables simple customer segmentation based on likelihood of repayment. So you can prioritize collectable accounts and put your resources to better use.



### Improve lift and maximize revenue recovery

By leveraging comprehensive Equifax data, trended attributes, and advanced machine learning, **Equifax Recovery Scores** delivers a powerful 55% prediction rate — based on performance across all industries.<sup>1</sup> To help you collect more debt from more accounts.



### Build a holistic view when you layer on additional data

Equifax Recovery Scores can be easily integrated with additional models, data, and scores for deeper insights across the collections lifecycle. **Layered differentiated data can help you see early warning signs of financial strain and take corrective action** — before the first missed payment. Equifax Recovery Scores can help you uncover signals of impending delinquency and put effective response strategies in place.



## Get the insights to make your best next move

The economic landscape may be changing — but Equifax can help you prepare for what lies ahead. With Equifax Recovery Scores, you get the advanced predictive insights that can help you better streamline operations, maximize debt recovery, and navigate market challenges with confidence.

See all the ways Equifax Recovery Scores can help you build more efficient and effective collections strategies today.

[consumer.equifax.ca/recoveryscores](https://consumer.equifax.ca/recoveryscores)



<sup>1</sup>Equifax data and analytics